

Processing Center P.O. Box 3825 Suwanee, GA 30024

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John Q Sample 123 Main Street Anytown, US 12345-6789

## Dear John Q. Sample,

We are writing to notify you of an incident that involved unauthorized access to our computer servers in which general payment cardholder information is stored. We were recently made aware of this incident and it may have involved your cardholder information.

Although we do not have evidence that any information was extracted, we have established that your payment card number and expiration date were held on the servers and would have been available as a result of the intrusion to our system. No card security codes, track codes, personal identification numbers or other sensitive authentication data are stored by WorldVentures, therefore, such information was not available for access. The estimated time this may have occurred was October 23, 2012, through March 14, 2013. We apologize for any inconvenience that this may have caused you.

It is not certain that your cardholder information was obtained or that any attempt will be made to misuse information that was on our servers. We believe the risk of harm to you is low.

On becoming aware of the incident we took immediate steps to contain the breach and initiated an investigation. The software that was found vulnerable has been removed and will be repaired if placed back in service. We have also taken steps to implement additional security measures for our valued customers and Representatives to enhance our system software and architecture in addition to ensuring both the isolation and removal of specific data from our servers.

For your security, we encourage you to remain vigilant in protecting yourself against incidents of fraud and identity theft by reviewing your account statements for signs of any unusual or unauthorized activity and monitoring free credit reports.

You may obtain an annual free copy of your credit report by visiting www.annualcreditreport.com or calling toll-free at 1-877-322-8228. You may also request a free copy of your credit report from each of the three major consumer credit reporting agencies in the United States by sending a written request to: Equifax, Experian, and TransUnion, by regular, certified or overnight mail at the addresses below.

Equifax
P.O. Box 740241
Atlanta, GA 30374
www.equifax.com
800-525-6285

Experian	
P.O. Box 9532	
Allen, TX 75013	
www.experian.com	ì
888-397-3742	

TransUnion
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834
www.transunion.com
800-680-7289



These consumer crediting reporting agencies can also provide you information about fraud alerts and security freezes. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

If you have been a victim of identity theft and you provide the credit reporting agency with a valid police report, the credit reporting agency cannot charge you to place, temporarily lift, or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

If you are the victim of identity theft, you have the right to file a police report and obtain a copy of it to submit to your creditors and others that may require proof of a crime. We encourage you to report any suspected incidents of identity theft to local law enforcement, to your State Attorney General, and the Federal Trade Commission (FTC). These authorities may also provide you with additional information on how you can avoid identity theft. You may contact the FTC by calling 1-877-IDTHEFT (438-4338), visiting online at www.ftc.gov/bcp/edu/microsites/idtheft/ or by mail to Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, DC 20580. The contact information for each State Attorney General is included at the end of this letter.

WorldVentures values your privacy and deeply regrets that this incident occurred. We greatly appreciate your patience, understanding and goodwill, and we regret any inconvenience. You can call 1-855-865-4452 with any questions you may have.

Sincerely,

The Management Team WorldVentures Marketing, LLC and its Affiliated Companies